



PNB MetLife

Super Saver Plan

An Individual, Non-linked, Participating, Savings, Life Insurance Plan

UIN: 117N123V02



Circle of Life-need based selling

A complete plan to complete all your needs!



Gift your child a promising tomorrow, today!

Invest in our Child Education Solutions.



Make the right choice today, to fulfil your dreams tomorrow!

Invest in our Long Term Savings Solutions



Ensure a secure tomorrow for your loved ones, today!

Protect your loved ones with our Family Protection Solutions



Make your money work, even after you retire!

Plan your future with our Retirement Solutions

Know More

What you expect from your investments?



Protection of
Investment



Creation of
Wealth



Fulfillment of
Financial Goals



Flexibility &
Liquidity



Tax
benefits

With PNB MetLife Super Saver Plan you get



Guaranteed Sum Assured on Maturity~



Growth with Bonus* (if declared)



Benefit of Waiver of Premium** for safeguarding your financial goals



Option of Liquidity* with Cash bonus (if declared)



Flexibility in policy term, premium paying term & bonus payout.



Enhanced life cover with accidental death & serious illness^ rider



Tax Benefit as per applicable tax laws.***

[Know More](#)

~Sum Assured on Maturity is the absolute amount of benefit guaranteed to be paid on maturity date, which is same as Basic Sum Assured. Sum assured is guaranteed at the time of maturity only for all In-force policies if all due premiums have been paid.

*Growth with Bonus: Simple reversionary yearly bonus, cash bonus and terminal bonus are subjected to the announcement by the company. Liquidity with cash bonus may be availed under Liquidity bonus option in certain specified product terms + premium payment terms.

**Waiver Of Premium on death of Life assured with Savings+Family Care option and Waiver of Premium on diagnosis of any listed 35 illnesses with Savings+Health Care option

^Listed 10 Serious Illnesses.

***Save tax under Section 80C & 10(10D) - Tax benefits are as per Income Tax Act, 1961, & are subject to amendments made thereto from time to time. Please consult your tax consultant for more details. Good and Services Tax (GST) shall be levied as per prevailing tax laws which are subject to change from time to time.

Savings + Family Care option offers
Waiver of premium* with continued
benefits in case of unfortunate demise.

3 benefits with PNB MetLife Super Saver Plan

- Sum Assured on Death of Life Assured
- Waiver of Future Premiums
- Maturity Benefit with Bonuses
(if declared)



**Fulfill
Child
Education
Needs**



**Financial
Protection
for spouse**

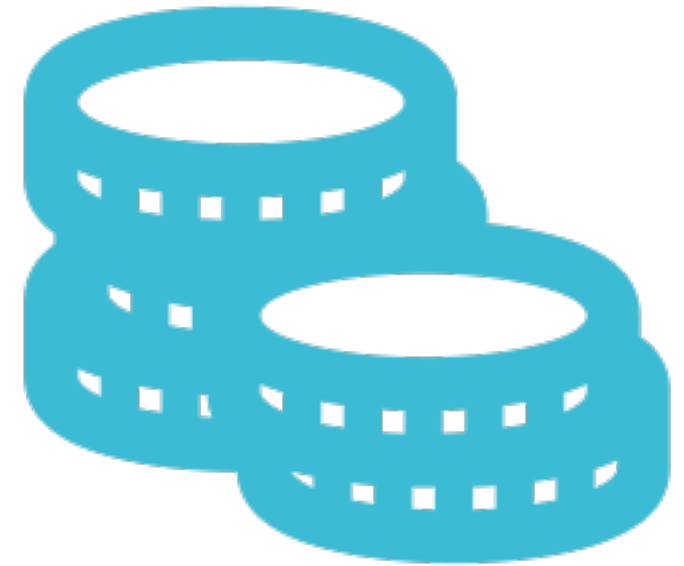
Savings + Health Care*
option offers enhanced
protection with waiver of
premium in case of diag-
nosis of any of the listed 35
Critical illness



*The plan option has to be chosen at inception only.

Enjoy Option of Liquidity* With Cash Bonus (if declared)

- Paid every year after completion of premium paying term
- Continues to be paid even after the demise of Life Assured in Savings+Family Care option
- Continues even after diagnosis of any of the listed 35 Critical[^] Illnesses in Savings+Health Care option



*Liquidity with cash bonus: May be availed under Liquidity bonus option in certain specified product terms + premium payment terms.

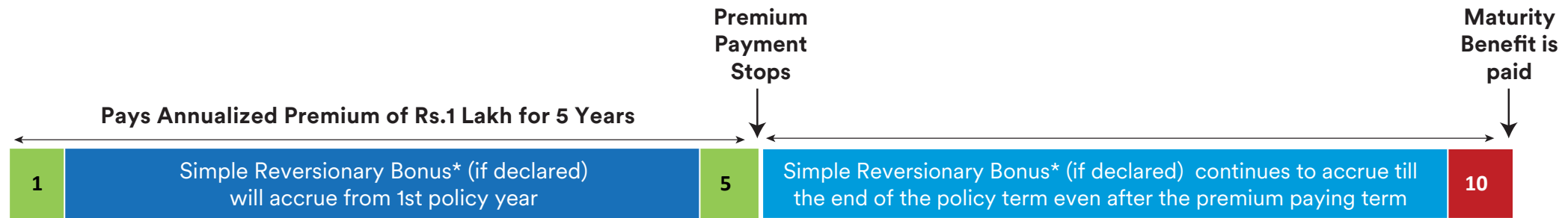
[^]For detailed list of the 35 Illness , please refer to the sale brochure.

Super Saver Plan – Savings Option (Accumulation)

Customer of age 35 wants to buy a saving plan by paying only for 5 years and get maturity benefit at the end of 10th year

Assumed Rate of 8%

Annualized Premium	Premium Paying Term	Term	Option	Basic Sum Assured	Death Sum Assured
Rs. 1 Lakh	5 Years	10 Years	Savings	Rs. 4.19 Lakh	Rs.10 Lakh



Maturity Benefit	Basic Sum Assured (A)	Accrued SRB (B) (if declared)	Terminal Bonus^ (C) (if declared)	Total Maturity Benefit (A+B+C)
	Rs. 4.19 L	Rs.1.25 L	Rs. 1.51 L	Rs.6.96 L

*The Bonuses are not guaranteed and may be declared by the Company from time to time. The above illustration has been determined using assumed investment returns at 8%. Assumed rate of return is not guaranteed and this does not indicate the upper or lower limit of actual returns.

~Annualized Premium shall be the premium payable in a year chosen by the policyholder, excluding GST & Cess, the underwriting extra premiums, rider premiums, if any, and loadings for modal premiums, if any.

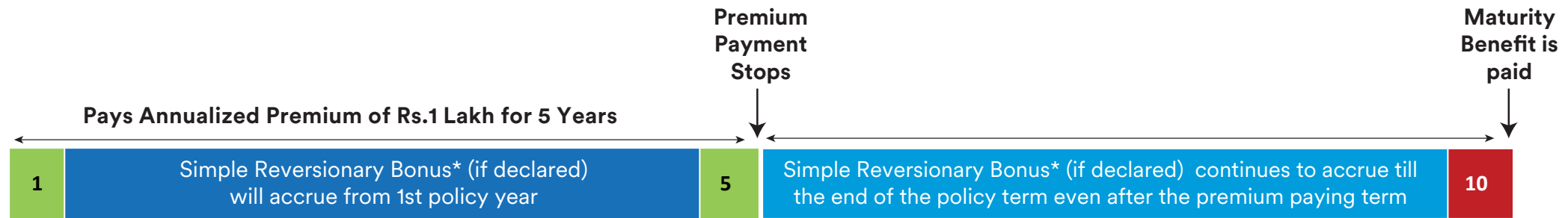
^Terminal Bonus, if declared, will be payable along with Death Benefit

Super Saver Plan – Savings Option (Accumulation)

Customer of age 35 wants to buy a saving plan by paying only for 5 years and get maturity benefit at the end of 10th year.

Assumed Rate of 4%

Annualized Premium	Premium Paying Term	Term	Option	Basic Sum Assured	Death Sum Assured
Rs. 1 Lakh	5 Years	10 Years	Savings	Rs. 4.19 Lakh	Rs.10 Lakh



Maturity Benefit	Basic Sum Assured (A)	Accrued SRB (B) (if declared)	Terminal Bonus^ (C) (if declared)	Total Maturity Benefit (A+B+C)
	Rs. 4.19 L	Rs. 20 K	Rs. 1.00 L	Rs.5.40 L

*The Bonuses are not guaranteed and may be declared by the Company from time to time. The above illustration has been determined using assumed investment returns at 4%. Assumed rate of return is not guaranteed and this does not indicate the upper or lower limit of actual returns.

~Annualized Premium shall be the premium payable in a year chosen by the policyholder, excluding GST & Cess, the underwriting extra premiums, rider premiums, if any, and loadings for modal premiums, if any.

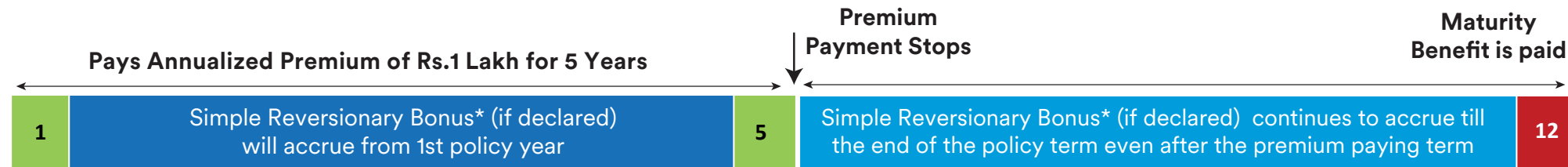
^Terminal Bonus, if declared, will be payable along with Death Benefit

Super Saver Plan – Savings + Family Care Option (Accumulation)

Customer of age 35 wants to buy a saving plan by paying only for 5 years and get maturity after 12 Years. He wants the plan to continue even in case of any mishap.

Assumed Rate of 8%

Annualized Premium	Premium Paying Term	Term	Option	Basic Sum Assured	Death Sum Assured
Rs. 1 Lakh	5 Years	12 Years	Savings + Family Care	Rs. 4.29 Lakh	Rs.10 Lakh



Maturity Benefit	Basic Sum Assured (A)	Accrued SRB (B) (if declared)	Terminal Bonus^ (C) (if declared)	Total Maturity Benefit (A+B+C)
	Rs. 4.29 L	Rs.1.54 L	Rs. 1.94 L	Rs.7.78 L

Total Benefit** - In case of demise of the person insured in 3rd policy year	Death Benefit (A)	Waiver of Premium (B)	Accrued SRB + Terminal^ Bonus (C) (if declared)	Maturity SA (D)	Total Benefit (A+B+C+D)
	Rs. 10L	Rs.2 L	Rs. 3.49 L	Rs. 4.29 L	Rs.19.78 L

*The Bonuses are not guaranteed and may be declared by the Company from time to time. The above illustration has been determined using assumed investment returns at 8%. Assumed rate of return is not guaranteed and this does not indicate the upper or lower limit of actual returns.

~Annualized Premium shall be the premium payable in a year chosen by the policyholder, excluding GST & Cess, the underwriting extra premiums, rider premiums, if any, and loadings for modal premiums, if any.

^Terminal Bonus, if declared, will be payable along with Death Benefit

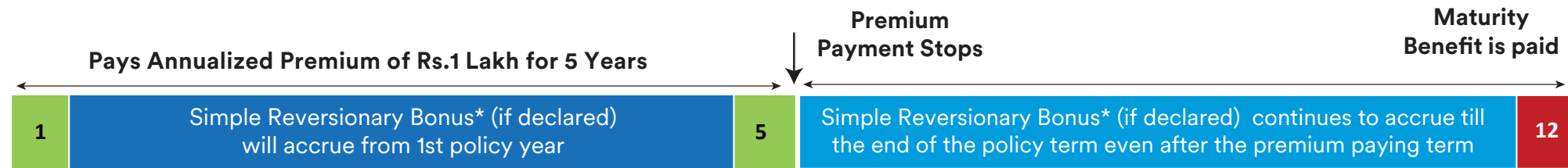
** Death Benefit may vary as per the age, policy term, premium paying term and option chosen.

Super Saver Plan – Savings + Family Care Option (Accumulation)

Customer of age 35 wants to buy a saving plan by paying only for 5 years and get maturity after 12 Years. He wants the plan to continue even in case of any mishap.

Assumed Rate of 4%

Annualized Premium	Premium Paying Term	Term	Option	Basic Sum Assured	Death Sum Assured
Rs. 1 Lakh	5 Years	12 Years	Savings + Family Care	Rs. 4.29 Lakh	Rs.10 Lakh



Maturity Benefit	Basic Sum Assured (A)	Accrued SRB (B) (if declared)	Terminal Bonus^ (C) (if declared)	Total Maturity Benefit (A+B+C)
	Rs. 4.29 L	Rs.25.75 K	Rs. 1.08 L	Rs.5.63 L

Total Benefit** - In case of demise of the person insured in 3rd policy year	Death Benefit (A)	Waiver of Premium (B)	Accrued SRB + Terminal^ Bonus (C) (if declared)	Maturity SA (D)	Total Benefit (A+B+C+D)
	Rs. 10L	Rs.2 L	Rs. 1.34 L	Rs. 4.29 L	Rs. 17.63 L

*The Bonuses are not guaranteed and may be declared by the Company from time to time. The above illustration has been determined using assumed investment returns at 4%. Assumed rate of return is not guaranteed and this does not indicate the upper or lower limit of actual returns.

~Annualized Premium shall be the premium payable in a year chosen by the policyholder, excluding GST & Cess, the underwriting extra premiums, rider premiums, if any, and loadings for modal premiums, if any.

^Terminal Bonus, if declared, will be payable along with Death Benefit

** Death Benefit may vary as per the age, policy term, premium paying term and option chosen.

Super Saver Plan- Plan at a glance

Product specification	Details
Minimum age* at entry (Years)	Option 1: Savings Option: 0 (30 days) Option 2 & 3: Savings + Family Care and Savings + Health Care: 18
Maximum age* at entry (Years)	Option 1: Annual Mode – Age 60, other modes – Age 55 Option 2: Annual Mode – Age 50, other modes – Age 45 Option 3: Annual Mode – for PPT 5,7,10 & 12: 55 ; PPT 15 & RP – Age 50; Other modes - for PPT 5,7,10 & 12: 50 ; PPT 15 & RP – Age 45
Age* at maturity (Years)	Savings Option : 80 Savings + Family Care: 70; Savings +Health Care : for PPT 5,7,10 & 12: 75, for PPT 15 & RP: 70
Premium Payment Term (PPT) (Years)	5, 7, 10, 12,15 years & Regular Pay
Policy Term (Years)	For 5, 7 – 10 to 20 years 10 PPT – 11 to 20 years For 12 PPT – 13 to 20 years For 15 PPT – 16 to 20 years Regular Pay – 10,12 & 15 years For Regular pay only policy terms 10, 12 and 15 years will be allowed.
Minimum Annual Premium (Rs.)	For PPT: 5 – 50,000; PPT 7- 35,000; PPT 10 -25,000 PPT 12,15 & RP – 20,000
Minimum Sum Assured (Rs.)	2,20,000
Maximum Sum Assured	Based on Board Approved Underwriting Policy
Premium Payment modes	Annual, Half-Yearly and Monthly

*All reference to age is as on age last birthday. For policies issued to minor lives the risk cover starts immediately at inception. Also, in case the life assured is a minor, the policy will vest with the life assured when the life assured attains an age of 18 years.

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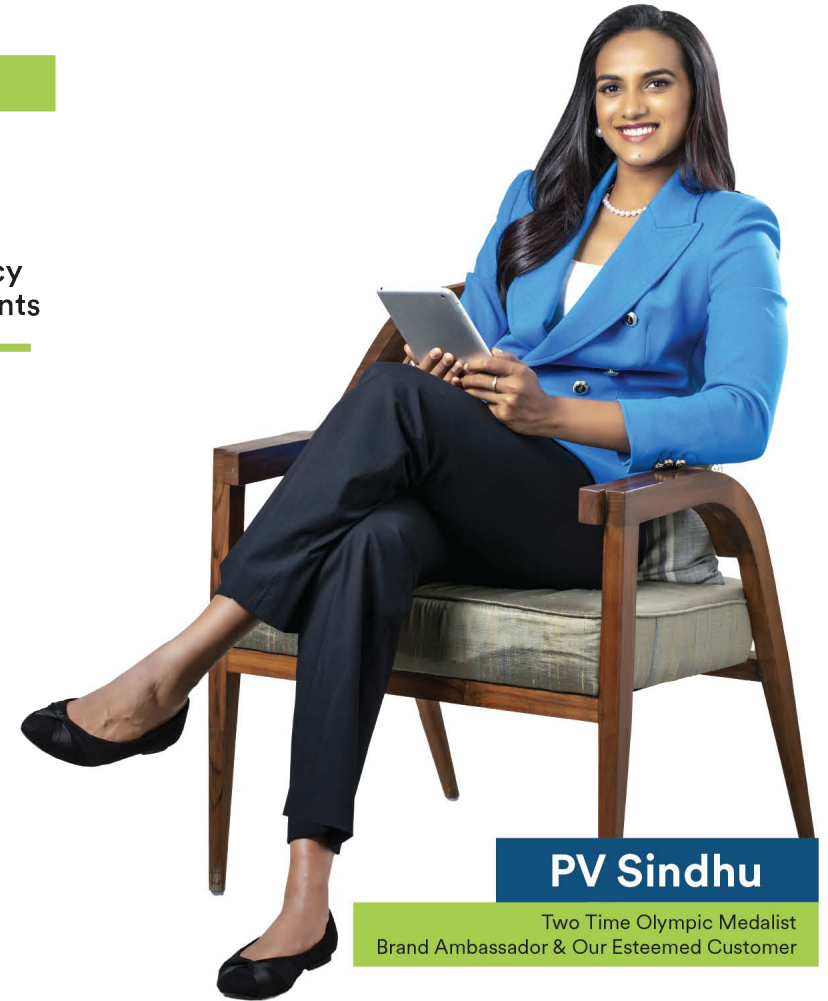
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Brand Ambassador & Our Esteemed Customer

Please share your updated mobile number, email address to stay connected on your policy updates.

Disclaimers

Extract of Section 41 of the Insurance Act, 1938, as amended from time to time states

- (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer
- (2) Any Person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.

TO KNOW MORE



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PNB MetLife



PNB Metlife India Insurance Co. Ltd

PNB MetLife India Insurance Company Limited, Registered office address: Unit No. 701, 702 & 703, 7th Floor, West Wing, Raheja Towers, 26/27 M G Road, Bangalore -560001, Karnataka. IRDAI Registration number 117. CI No: U66010KA2001PLC028883. PNB MetLife Super Saver Plan is an Individual, Non-linked, Participating, Savings, Life Insurance plan Product (UIN: 117N123V02). Benefit option, chosen at inception, cannot be altered during the term. For more details on risk factors, terms and conditions, please read sales brochure before conducting a sale. Tax benefits are as per the Income Tax Act, 1961, & are subject to amendments made thereto from time to time. Please consult your tax consultant for more details. Goods and Services Tax (GST) shall be levied as per prevailing tax laws which are subject to change from time to time. The marks "PNB" and "MetLife" are registered trademarks of Punjab National Bank and Metropolitan Life Insurance Company, respectively. PNB MetLife India Insurance Company Limited is a licensed user of these marks. Call us Toll-free at 1-800-425-6969. Phone: 080-66006969, Website: www.pnbmetlife.com, Email: indiaservice@pnbmetlife.co.in or Write to us: 1st Floor, Techniplex -1, Techniplex Complex, Opp Veer Savarkar Flyover, Goregaon (West), Mumbai - 400062, Maharashtra. Phone: +91-22-41790000, Fax: +91-22-41790203. AD-F/2022-23/801.

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